

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

WIESLAW RADZISZEWSKI
MARZENA KALINOWSKA
Debtor(s)

Case No. 09-45954

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/04/2009.
- 2) The plan was confirmed on 08/06/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/21/2011, 09/21/2011, 02/23/2012, 09/27/2012, 03/27/2013, 07/18/2013.
- 5) The case was dismissed on 08/09/2013.
- 6) Number of months from filing to last payment: 40.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,700.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$22,514.37
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$22,514.37**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$968.47
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,968.47**

Attorney fees paid and disclosed by debtor: \$2,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AR CONCEPTS	Unsecured	75.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	60.00	NA	NA	0.00	0.00
BUCK BROS	Unsecured	3,701.27	4,260.30	4,260.30	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	488.00	488.27	488.27	0.00	0.00
CAPITAL ONE NA	Unsecured	1,361.00	1,361.01	1,361.01	0.00	0.00
CBA COLLECTION BUREAU	Unsecured	111.00	NA	NA	0.00	0.00
COMMERCE BANK NA	Unsecured	2,829.00	3,835.96	3,835.96	0.00	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	170.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	2,405.00	2,405.49	2,405.49	0.00	0.00
FORD MOTOR CREDIT CO	Secured	8,165.00	306.30	306.30	306.30	0.00
GREEN TREE	Secured	12,920.45	12,920.45	12,920.45	12,920.45	0.00
GREEN TREE	Secured	0.00	0.00	0.00	0.00	0.00
HOME DEPOT	Unsecured	1,869.98	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	117.21	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	11,456.14	10,985.37	10,985.37	7,319.15	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	3,942.53	3,942.53	0.00	0.00
LVNV FUNDING	Unsecured	4,090.00	4,090.49	4,090.49	0.00	0.00
LVNV FUNDING	Unsecured	786.00	786.83	786.83	0.00	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	233.00	266.41	266.41	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	1,127.00	1,126.65	1,126.65	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	1,012.00	1,014.60	1,014.60	0.00	0.00
NATIONWIDE CASSEL LP	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES ENERGY	Unsecured	54.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,790.00	1,790.75	1,790.75	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	8,149.00	8,475.75	8,475.75	0.00	0.00
REAL TIME RESOLUTIONS	Unsecured	57,433.00	58,433.14	58,433.14	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RESURGENT CAPITAL SERVICES	Unsecured	247.00	222.38	222.38	0.00	0.00
TCF BANK	Unsecured	363.00	NA	NA	0.00	0.00
TOYOTA FINANCIAL SERVICES	Unsecured	716.00	766.09	766.09	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	0.00	0.00	0.00	0.00	0.00
VATIV RECOVERY SOLUTIONS LLC	Unsecured	NA	637.13	637.13	0.00	0.00
WASHINGTON MUTUAL BANK	Unsecured	99,600.00	0.00	0.00	0.00	0.00
WASHINGTON MUTUAL BANK	Unsecured	61,651.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$12,920.45	\$12,920.45	\$0.00
Debt Secured by Vehicle	\$306.30	\$306.30	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$13,226.75	\$13,226.75	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,985.37	\$7,319.15	\$0.00
TOTAL PRIORITY:	\$10,985.37	\$7,319.15	\$0.00
GENERAL UNSECURED PAYMENTS:	\$93,903.78	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,968.47</u>
Disbursements to Creditors	<u>\$20,545.90</u>
TOTAL DISBURSEMENTS :	<u>\$22,514.37</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/10/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.